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# PRE-APPROVAL APPLICATION

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## THE FOLLOWING INFORMATION WILL ASSIST YOU IN PROCEEDING WITH THE PRE-APPROVAL APPLICATION PROCESS.

By completing the attached forms, you are applying for the pre-approval for a home loan. Be advised, that with your consent (by signing the enclosed Applicant's Authorization Form) the Department will request a credit report. The pre-approval process will determine two things, that you meet the eligibility criteria to be considered for the CalVet home loan benefit and to ascertain that you meet our credit underwriting guidelines. When it is determined that you meet the eligibility the credit guidelines, you will be informed in writing of the maximum loan amount we can lend

If you have an accepted offer for a specific property, you need to skip this pre-approval process and proceed to complete a loan application package. An application can be downloaded or completed electronically at our website at: [California Veterans Administration](http://CaliforniaVeteransAdministration). You can also have the forms mailed by requesting them from the office listed below:

**You can submit an application electronically, via fax, or by mail:**

1227 O Street, Sacramento, CA 95814  
**Telephone:** 866.653.2510 **Fax:** 916.651.9085  
**E-Mail –** [loanapps@calvet.ca.gov](mailto:loanapps@calvet.ca.gov)

**You may also reach us at:**

California Department of Veterans Affairs  
P.O. Box 942895, Sacramento, CA 94295-0001  
**Telephone:** 800.952.LOAN (5626)

## INFORMATION:

The California Information Practices Act of 1977 requires that all applicants be informed of the purposes and uses to be made of information solicited. The following is furnished to explain the reasons why information is requested and the general uses to which that information may be put.

**AUTHORITY:** The California Department of Veterans Affairs is authorized to request information under the authority of the Military and Veterans Code of the State of California, particularly Section 987.56.

**PURPOSE:** The information requested is considered relevant and necessary to determine entitlement to and qualification for the benefit for which you are applying.

**USES:** The information will be used in your best interest in determining eligibility for the maximum benefits allowable by law. There is no presently known or foreseeable interagency or intergovernmental transfer which may be made of the information. However, the information may be transferred to a government entity when required by state or federal law, and certain other disclosures or transfers may be made as permitted by Section 1798.24 of the California Civil Code.

**EFFECTS OF NOT PROVIDING INFORMATION:** Disclosure of the information is voluntary. No penalty will be imposed for failure to respond. However, your qualifications for the benefit requested must be made on the basis of the available evidence of record. This may result in a delay in the processing of the application, receipt of less than the maximum benefit, or deferral or complete disallowance of your loan request. Failure to provide information in connection with the benefit currently being sought will have no detrimental effect on any other benefit to which you are entitled.

**RIGHT OF REVIEW:** Records of the California Department of Veterans Affairs are open to public inspection at all times during normal working hours. Every person has the right to inspect any record except those that are exempted from public disclosure by statute or other authority. For the Department's Official responsible for information maintenance call us at 1.800.952.5626 or email us at [loanserv@calvet.ca.gov](mailto:loanserv@calvet.ca.gov)



## PRE-APPROVAL LOAN INFORMATION

Please read the following information regarding some basic requirements regarding eligibility, credit, income and program specifics. *Under federal law, you are entitled to get a free credit report once a year. You can obtain a free report by logging into: [annualcreditreport.com](http://annualcreditreport.com). To ensure that you are in the right website, you may want to first, log into the US Federal Trade Commission's website: [www.ftc.gov](http://www.ftc.gov) to ensure access to the correct website; there are many websites with the same name that claim to offer a free credit report, but, instead try to sign you up for other services. Obtaining a report from [annualcreditreport.com](http://annualcreditreport.com) is free and will not affect your credit scores. However, if CalVet orders a credit report history on your behalf; the repositories will record an inquiry in your credit history that will remain for a period of time.*

**THE FOLLOWING INFORMATION IS PROVIDED TO ASSIST YOU WITH OUR CURRENT GENERAL GUIDELINES REGARDING ELIGIBILITY, CREDIT AND INCOME CRITERIA. IF YOU WOULD LIKE TO PROCEED TO THE NEXT STEP, PLEASE COMPLETE THE ATTACHED PRE-APPROVAL APPLICATION.**

**Note:** CalVet, being the State of California Department of Veterans Affairs (CDVA), follows United States Department of Veterans Affairs' (USDVA) and CalVet underwriting guidelines. This department utilizes these guidelines to analyze and render its final decision.

**1. An applicant needs to meet CalVet's eligibility criteria for all loans as follows:**

- Received an Honorable Discharge or was released from active duty under honorable conditions.
- Served a minimum of 90 consecutive days of active duty OR
  - Was discharged due to a service connected disability within 90 days
  - Received a campaign or expeditionary medal
  - Was called to active duty by Presidential Executive Order
  - Is currently on active status in a component of the California National Guard or US Reserves with at least one year of service and a total 6 year commitment
  - Un-remarried spouses of veterans whose death, either while on active duty or after release from active duty, is determined to be service connected or who were designated POWs and MIAs

**2. An applicant must be credit worthy:** Past repayment practices on obligations are the best indicator of an applicant's willingness to repay future obligations. An acceptable credit history is measured with the repayment of at least three accounts with timely payments, over a period of one year, as the required minimum.

If an applicant has an existing home loan or had a prior loan, a good payment record on that loan is a requirement. Applications from veterans who have received a "Notice of Intent to Cancel Contract" on a prior CalVet home loan within the last 12 months will routinely be denied.

If an applicant has filed a Chapter 7 Bankruptcy; the bankruptcy must be fully discharged for two years; new accounts must have been re-established and timely payments made, after the discharge.

If an applicant has filed a Chapter 13 Bankruptcy; if the bankruptcy is in repayment, the applicant must document at least 12 months of timely payments and obtain permission from the bankruptcy judge that the applicant can proceed to obtain a loan.

In the case of a foreclosure or short sale; three years must have lapsed from the foreclosure/short sale, preceeding an application for a home loan.

**3. An applicant must document stable reliable sources of income. All income sources must be verified as being:** An amount to be sufficient to repay the proposed loan, outstanding debt and have enough left over to cover other expenses. Generally, income from self-employment, commissions, rental etc., is considered stable when the applicant has obtained such income for a minimum of two years and can document it with filed federal income tax returns.

**4. An applicant must document assets for closing costs and down payment.** An applicant must be able to document sufficient cash to cover the following : *Closing costs* - entails fees such as appraisal, title fees, recording, escrow, loan origination fee etc., the latter is a percentage charged based on the loan amount being borrowed and is charged as the cost of the loan (i.e., loan amount \$100,000x1.00% point = \$1,000 cost.). *Down Payment* (when applicable), is the difference between the loan amount and the purchase price.



## LIST OF THE MINIMUM DOCUMENTS REQUIRED FOR A PRE-APPROVAL APPLICATION

- ☐ Provide a Non-Refundable credit report fee payable to CalVet Home Loans at the current cost of \$11.69 for an individual applicant or \$14.38 for joint applicants. Fees are subject to change.
- ☐ Applicant(s) completed, signed and dated Uniform Residential Loan Application Form 1003.  
*Applicant(s) to ensure that all applicable fields are filled out, initialed, signed and dated where indicated, prior to submission to CalVet.*
- ☐ Copy of DD-214 for discharged veterans
- ☐ Currently active serving veterans must provide a Statement of Service and must show the *Character of service as "serving honorably"*
- ☐ Copies of most recent one full month pay stub(s) from all job sources, for all applicants.
- ☐ Copies of W-2 form for the most recent two years, for all employers, from all applicants.
- ☐ Document other sources of income by providing copies of the applicable documentation, i.e., award letter for retirement, VA compensation, child support etc. *In order to consider alternative sources of income, it must be documented that it is stable (2 years history) and that it will continue for at least three more years.*
- ☐ For self-employed applicants, provide copies of the most current two years federal tax returns including all schedules along with a year-to-date Profit and Loss Statement, if a quarter has passed since the filing of the last return.
- ☐ For applicants that own 25% or more in a business, provide the most current two years tax returns with all schedules, filed for the business.
- ☐ For applicants that own real estate, provide the most recent two years federal tax returns with all schedules, along with copies of the current rental agreement(s) for each property.
- ☐ Currently own a primary residential property? Provide a letter explaining the disposition of the property and the reason for moving or keeping it.
- ☐ Copies of two months of consecutive bank statements for each account listed on the Asset section of the application Form 1003. Bank statements must include all pages, with the most recent being within 30 days of application.  
*Statements must document sufficient assets for down payment, closing costs etc., if there appears to be insufficient assets, applicant must indicate on the application Form 1003 the source of funds for the closing of the loan.*
- ☐ Applicant(s) to sign and date and return the CalVet's Applicant's Authorization form.
- ☐ Applicant(s) to complete CalVet's Prospective Purchaser Information form.

## IF YOU ARE USING A BROKER, HAVE YOUR BROKER PROVIDE THE FOLLOWING DOCUMENTS:

- ☐ Copy of credit report obtained by submitting broker.
- ☐ Broker to complete CalVet Home Loan Submittal Form (form PAP-5).



## PROSPECTIVE PURCHASER INFORMATION

The following information is necessary to assist us in processing your pre-approval request. Please answer as best you can, if the question is not applicable enter N/A in the field.

**APPLICANT'S NAME:** \_\_\_\_\_

Please provide contact information for the applicant that is available during business hours in case we have questions, be sure to include the area code:

**Telephone:** (\_\_\_\_) \_\_\_\_\_

**E-Mail address:** \_\_\_\_\_

1. Indicate the county in which you are interested in purchasing a property?  
\_\_\_\_\_
2. Do you have a purchase price in mind? \_\_\_\_\_
3. Do you have any money for down payment and closing costs? ☐ Yes ☐ No  
If yes, how much do you plan to use towards your purchase? \$ \_\_\_\_\_  
If no, tell us what is going to be the source of funds? i.e., gift, loan etc.:  
\_\_\_\_\_
4. Tell us what type of property you are interested in purchasing?  
☐ Single Family      ☐ Condominium      ☐ Planned Unit Development  
☐ Mobile Home on Land      ☐ Mobile Home in a Park
5. If you intend to buy a Condominium or a Planned Unit Development, indicate the maximum monthly Homeowners Association fee that you expect to pay? \$ \_\_\_\_\_
6. If you are interested in a Mobile Home in a Park, what is the maximum monthly space rental fee that you want or expect to pay? \$ \_\_\_\_\_
7. Tell us what type of home are you intending to purchase:  
☐ New builder built tract home      ☐ Existing home (resale)      ☐ Build a custom home
8. Have you had a CalVet loan before? ☐ Yes ☐ No  
If yes, provide the date when you owned it: \_\_\_\_\_
9. Have you used your federal guaranteed VA loan before? ☐ Yes ☐ No  
If yes, provide the date when you owned it \_\_\_\_\_
10. Are you currently receiving VA Compensation? ☐ Yes ☐ No  
If yes, what is the percentage of your disability rating? \_\_\_\_\_ %



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## SUBMITTAL FORM FOR BROKER GENERATED PRE-APPROVAL APPLICATIONS

All originators have to be approved in order to broker loans to CalVet. If you are not currently approved, you can proceed to get your client pre-approved. However, you will need to obtain an approval prior to the close of escrow of a transaction in order to receive compensation. Contact our office for more information on how to become a CalVet approved loan originator.

Loan originators who are working on behalf of a veteran and are obtaining a pre-approval for your client, please provide the following information:

### INDICATE WHO WILL BE CALVET'S MAIN CONTACT IN THIS TRANSACTION:

☐ Loan Originator                      ☐ Loan Processor                      ☐ Applicant

### SUBMITTING BROKER INFORMATION

Company Name: \_\_\_\_\_  
Company Address: \_\_\_\_\_  
Company Telephone Number: \_\_\_\_\_

Loan Originator's Name: \_\_\_\_\_  
Office Location: \_\_\_\_\_  
Office Telephone Number: \_\_\_\_\_  
Cellular Number: \_\_\_\_\_  
E-Mail Address: \_\_\_\_\_

Loan Processor's Name: \_\_\_\_\_  
Office Address: \_\_\_\_\_  
Office Telephone Number: \_\_\_\_\_  
E-Mail Address: \_\_\_\_\_



## APPLICANT'S AUTHORIZATION

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective borrower may be delayed or rejected. The information requested on this form is authorized by Title 38, USC, Chapter 37.

We hereby give our consent to have CalVet Home Loans, or any credit reporting bureau which it may designate, obtain any and all credit information concerning our past and present employment earnings records, bank checking and/or savings accounts, stock holdings, and any other asset balances, obligations, and all other credit matters as well as government entitlements and benefits which they may require in connection with our application for a loan and any quality control review of such loan. This form may be reproduced and photocopied, and a copy shall be effective as the original which we have signed.

-----  
Signature of Veteran Applicant

-----  
Date

-----  
Signature of Spouse/Domestic Partner      Date

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I hereby certify this to be a true and correct copy of the original.

-----  
CalVet Home Loans Representative

-----  
Date

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____		Co-Borrower _____	
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>			
<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input checked="" type="checkbox"/> Other (explain): <b>CalVet</b>
		Agency Case Number _____	Lender Case Number _____
Amount \$ _____	Interest Rate % _____	No. of Months _____	<b>Amortization Type:</b> <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM
		<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type): _____	
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>			
Subject Property Address (street, city, state, & ZIP) _____			No. of Units _____
Legal Description of Subject Property (attach description if necessary) _____			Year Built _____
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			
<b>Complete this line if construction or construction-permanent loan.</b>			
Year Lot Acquired _____	Original Cost \$ _____	Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____
			(b) Cost of Improvements \$ _____
			Total (a+b) \$ _____
<b>Complete this line if this is a refinance loan.</b>			
Year Acquired _____	Original Cost \$ _____	Amount Existing Liens \$ _____	Purpose of Refinance _____
			Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
			Cost: \$ _____
Title will be held in what Name(s) _____		Manner in which Title will be held _____	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____			
<b>III. BORROWER INFORMATION</b>			
<b>Borrower</b>		<b>Co-Borrower</b>	
Borrower's Name (include Jr. or Sr. if applicable) _____		Co-Borrower's Name (include Jr. or Sr. if applicable) _____	
Social Security Number _____	Home Phone (incl. area code) _____	DOB (mm/dd/yyyy) _____	Yrs. School _____
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____	<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated
			Dependents (not listed by Borrower) No. _____ Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____		Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	
Mailing Address, if different from Present Address _____		Mailing Address, if different from Present Address _____	
<b>If residing at present address for less than two years, complete the following:</b>			
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____		Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____		Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**Describe Other Income**      **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$



## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

Description	ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:		\$				
<b>List checking and savings accounts below</b>						
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$	
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number description)		\$				
			Acct. no.			
Life insurance net cash value		\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$						
<b>Subtotal Liquid Assets</b>		\$	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)		\$	Name and address of Company	\$ Payment/Months	\$	
Vested interest in retirement fund		\$				
Net worth of business(es) owned (attach financial statement)		\$	Acct. no.			
Automobiles owned (make and year)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)		\$	Job-Related Expense (child care, union dues, etc.)	\$		
			<b>Total Monthly Payments</b>	\$		
<b>Total Assets a.</b>		\$	Net Worth (a minus b) =>	\$	<b>Total Liabilities b.</b>	\$

**Schedule of Real Estate Owned** (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b> a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? <b>l. Do you intend to occupy the property as your primary residence?</b> <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<b>Borrower</b>		<b>Co-Borrower</b>	
b. Alterations, improvements, repairs			<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

### IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a Land Contract of Sale on the property described in this application; (3) The property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) The property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

**Right to Receive Copy of Appraisal** I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **CalVet Home Loans, 1227 O Street Sacramento, CA 95814**

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	

### X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
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#### To be Completed by Loan Originator:

This information was provided:  
☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail  
☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date	
<b>X</b>		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name <b>CalVet Home Loans</b> <b>(P) 916-503-8352 (F) 916-653-9641</b>	Loan Origination Company Identifier	Loan Origination Company's Address <b>1227 O Street</b> <b>Sacramento, CA 95814</b>

Uniform Residential Loan Application  
 Freddie Mac Form 65 7/05 (rev. 6/09)